Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 1 of 56

	ed State				90 1 01			Volur	ntary Petition
Name of Debtor (if individual, enter Last, Donahue, Patrick J.			J.1110 J 1 7 6	Name	of Joint De	ebtor (Spouse Ruth A.) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J maiden, and		in the last 8 ye	ars
Last four digits of Soc. Sec. or Individual- (if more than one, state all) xxx-xx-3668	Taxpayer I.D.	(ITIN) No./C	Complete EII		our digits o than one, state	all)	Individual-	Гахрауег I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, Co. 218 Logan Road Bethel Park, PA	City, and State	_	ZIP Code	218	Address of Logan I hel Park	Road	(No. and St	reet, City, and	ZIP Code
County of Residence or of the Principal Pl		ss:	15102	Alle	egheny		•	ace of Business	
Mailing Address of Debtor (if different fro	n street addre	ess):	ZIP Code	Mailin	ng Address	of Joint Debt	or (if differe	nt from street a	ddress): ZIP Code
Location of Principal Assets of Business E (if different from street address above):	ebtor			<u> </u>					
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above ent check this box and state type of entity below	in : Rai Rai Sto Co Co Otl De	(Check alth Care Bus agle Asset Re 11 U.S.C. § 1 ilroad ockbroker mmodity Broearing Bank ner Tax-Exer (Check box, btor is a tax-eder Title 26 o	al Estate as 01 (51B) oker mpt Entity , if applicable exempt orga f the United) nization States	defined "incurr	er 7 er 9 er 11 er 12 er 13 are primarily cod in 11 U.S.C. § ed by an indivi	Petition is Fi	a Foreign Mai hapter 15 Petiti a Foreign Nor e of Debts k one box)	e box) on for Recognition
Filing Fee (Check or Filing Fee (Check or Filing Fee to be paid in installments (applica attach signed application for the court's cons debtor is unable to pay fee except in installn Form 3A. Filing Fee waiver requested (applicable to clattach signed application for the court's cons	ble to individual defeation certify ents. Rule 1006	als only). Must ring that the 6(b). See Officiuals only). Must	Check o D Check if ar Check a Check a Check a Check a	 □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). heck if: □ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or at are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years theck all applicable boxes: □ A plan is being filed with this petition. 			ed to insiders or affiliates) every three years thereafter).		
Statistical/Administrative Information ■ Debtor estimates that funds will be ava □ Debtor estimates that, after any exempthere will be no funds available for dis	property is ex	xcluded and a	administrativ		es paid,		THIS	SPACE IS FOR	COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets So to \$50,001 to \$100,001 to \$500,0000 \$500,000 \$500,000 \$500,000 \$500,000 \$500,000 \$500,000 \$500,000	1 \$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	1 \$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 2 of 56

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Donahue, Patrick J. (This page must be completed and filed in every case) Donahue, Ruth A. All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Bryan P. keenan November 6, 2010 Signature of Attorney for Debtor(s) (Date) Bryan P. keenan 89053 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(4/10) Document Page 3 of 56

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Patrick J. Donahue

Signature of Debtor Patrick J. Donahue

X /s/ Ruth A. Donahue

Signature of Joint Debtor Ruth A. Donahue

Telephone Number (If not represented by attorney)

November 6, 2010

Date

Signature of Attorney*

X /s/ Bryan P. keenan

Signature of Attorney for Debtor(s)

Bryan P. keenan 89053

Printed Name of Attorney for Debtor(s)

Bryan P. Keenan & Associates, P.C.

Firm Name

993 Greentree Road Suite 101 Pittsburgh, PA 15220

Address

Email: bryan@attorneykeenan.com 412-922-5116 Fax: 412-444-0158

Telephone Number

November 6, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Donahue, Patrick J. Donahue, Ruth A.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 4 of 56

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Western District of Pennsylvania

In re	Patrick J. Donahue Ruth A. Donahue		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 5 of 56

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	າອ
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone	_
through the Internet.);	, 01
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling	ng
requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Patrick J. Donahue	
Patrick J. Donahue	
Date: November 6, 2010	

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 6 of 56

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Western District of Pennsylvania

In re	Patrick J. Donahue Ruth A. Donahue		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 7 of 56

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page
4	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for d	· -
¥ • ·	109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of rea	lizing and making rational decisions with respect to
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate i	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Ruth A. Donahue
-	Ruth A. Donahue
Date: November 6, 20	010

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 8 of 56

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Western District of Pennsylvania

In re	Patrick J. Donahue,		Case No.	
	Ruth A. Donahue			
-		Debtors	Chapter	13
			-	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	140,000.00		
B - Personal Property	Yes	4	27,254.56		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		104,975.88	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		52,648.89	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,043.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,087.57
Total Number of Sheets of ALL Schedu	ıles	22			
	To	otal Assets	167,254.56		
			Total Liabilities	157,624.77	

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 9 of 56

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Western District of Pennsylvania

In re	Patrick J. Donahue,		Case No.	
	Ruth A. Donahue			
_		Debtors	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	12,808.13
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	12,808.13

State the following:

Average Income (from Schedule I, Line 16)	7,043.00
Average Expenses (from Schedule J, Line 18)	3,087.57
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	9,292.50

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		52,648.89
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		52,648.89

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 10 of 56

B6A (Official Form 6A) (12/07)

PARK

In re	Patrick J. Donahue,	Case No.
	Ruth A. Donahue	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Joint, or Nature of Debtor's Amount of Description and Location of Property Property, without Interest in Property Secured Claim Deducting any Secured Community Claim or Exemption Tenancy by the 140,000.00 104,975.88 **Debtors Primary Residence** Entirety, DÓNAHUE PATRICK J & RUTH A (W) Location: 218 Logan Road, Bethel Park PA 15102 Parcel ID: 477-S-235- Municipality: 876 BETHEL

Sub-Total > **140,000.00** (Total of this page)

Total > 140,000.00

(Report also on Summary of Schedules)

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 11 of 56

B6B (Official Form 6B) (12/07)

In re	Patrick J. Donahue,	Case No.
	Ruth A. Donahue	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand Location: In debtors possesion	J	40.00
2.	accounts, certificates of deposit, or shares in banks, savings and loan,	Citizens Bank Checking \$1,818.00 Citizens Bank Savings \$10.00 Location: Bethel Park, PA	J	1,828.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Century Heritage Checking \$30.00 Century Heritage Savings \$10.00	J	40.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	3 Beds, 4 Dressers, 3 Night Stands, 9 Lamps, 3 TV'S, 1 DVD player, 2 couches, 3 Chairs, 4 end tables, 1 coffee table, 2 curios, 1 dinning table with 8 chairs, 1 stove, refrigerator, microwave, kitchenware, 1 patio table with 4 chairs, 1 grill, 1 patio swing Location: 218 Logan Road, Bethel Park PA 15102	J	7,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	30 Dept 56 collectibles Location: 218 Logan Road, Bethel Park PA 15102	J	3,000.00
6.	Wearing apparel.	Casual and Dress Apparel Location: 218 Logan Road, Bethel Park PA 15102	J	600.00
7.	Furs and jewelry.	1 Wedding band Location: 218 Logan Road, Bethel Park PA 15102	Н	300.00
8.	Firearms and sports, photographic, and other hobby equipment.	1 Sig Sauer 40 caliber Location: 218 Logan Road, Bethel Park PA 15102	Н	400.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
		(Tota	Sub-Total	al > 13,208.00

3 continuation sheets attached to the Schedule of Personal Property

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 12 of 56

B6B (Official Form 6B) (12/07) - Cont.

In re	Patrick J. Donahue,
	Ruth A. Donahue

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Mt Lebanon Police Retirement, Gross Amount \$6,341.56 of which \$1,205.12 witheld for federal taxes, net benefit of \$5,136.55	н	6,341.56
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
				Sub-Tota	al > 6,341.56

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 13 of 56

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Patrick J. Donahue
	Ruth A. Donahue

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1	2003 Hyundai Santa Fe GLS Sport Utility 4D with 118,000 miles Location: 218 Logan Road, Bethel Park PA 15102	J	5,570.00
		1 I	1997 Dodge Neon Coupe 2D with 98,000 miles Location: 218 Logan Road, Bethel Park PA 15102	J	1,435.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
			(Tota	Sub-Total of this page)	al > 7,005.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 14 of 56

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In 1	re Patrick J. Donahue, Ruth A. Donahue		Cas	e No		
			Debtors			
	SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)					
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	
34.	Farm supplies, chemicals, and feed.	X				
	Other personal property of any kind not already listed. Itemize.		2 dogs Location: 218 Logan Road, Bethel Park PA 15102	J	200.00	
		ı	Unemployment Debit Card	Н	500.00	

| Sub-Total > 700.00 | (Total of this page) | Total > 27,254.56

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 15 of 56

B6C (Official Form 6C) (4/10)

In re	Patrick J. Donahue,	Case No.
	Ruth A. Donahue	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box) ■ 11 U.S.C. §522(b)(2) □ 11 U.S.C. §522(b)(3)		k if debtor claims a homestead exe. 450. (Amount subject to adjustment on 4/1) with respect to cases commenced on	/13, and every three years therea;
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Debtors Primary Residence Location: 218 Logan Road, Bethel Park PA 15102 Parcel ID: 477-S-235- Municipality: 876 BETHEL PARK	11 U.S.C. § 522(d)(1)	35,024.12	140,000.00
Cash on Hand Cash on Hand Location: In debtors possesion	11 U.S.C. § 522(d)(5)	40.00	40.00
Checking, Savings, or Other Financial Accounts, Citizens Bank Checking \$1,818.00 Citizens Bank Savings \$10.00 Location: Bethel Park, PA	Certificates of Deposit 11 U.S.C. § 522(d)(5)	1,828.00	1,828.00
Century Heritage Checking \$30.00 Century Heritage Savings \$10.00	11 U.S.C. § 522(d)(5)	40.00	40.00
Household Goods and Furnishings 3 Beds, 4 Dressers, 3 Night Stands, 9 Lamps, 3 TV'S, 1 DVD player, 2 couches, 3 Chairs, 4 end tables, 1 coffee table, 2 curios, 1 dinning table with 8 chairs, 1 stove, refrigerator, microwave, kitchenware, 1 patio table with 4 chairs, 1 grill, 1 patio swing Location: 218 Logan Road, Bethel Park PA 15102	11 U.S.C. § 522(d)(3)	7,000.00	7,000.00
Books, Pictures and Other Art Objects; Collectib 30 Dept 56 collectibles Location: 218 Logan Road, Bethel Park PA 15102	l <u>es</u> 11 U.S.C. § 522(d)(5)	3,000.00	3,000.00
Wearing Apparel Casual and Dress Apparel Location: 218 Logan Road, Bethel Park PA 15102	11 U.S.C. § 522(d)(5)	600.00	600.00
Furs and Jewelry 1 Wedding band Location: 218 Logan Road, Bethel Park PA 15102	11 U.S.C. § 522(d)(4)	300.00	300.00
Firearms and Sports, Photographic and Other Ho 1 Sig Sauer 40 caliber Location: 218 Logan Road, Bethel Park PA 15102	bbby Equipment 11 U.S.C. § 522(d)(5)	400.00	400.00

¹ continuation sheets attached to Schedule of Property Claimed as Exempt

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 16 of 56

B6C (Official Form 6C) (4/10) -- Cont.

In re	Patrick J. Donahue,
	Ruth A. Donahue

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Interests in IRA, ERISA, Keogh, or Other Pension of Mt Lebanon Police Retirement, Gross Amount \$6,341.56 of which \$1,205.12 witheld for federal taxes, net benefit of \$5,136.55	r Profit Sharing Plans 11 U.S.C. § 522(d)(10)(E)	6,341.56	6,341.56
Automobiles, Trucks, Trailers, and Other Vehicles 2003 Hyundai Santa Fe GLS Sport Utility 4D with 118,000 miles Location: 218 Logan Road, Bethel Park PA 15102	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	3,450.00 2,120.00	5,570.00
1997 Dodge Neon Coupe 2D with 98,000 miles Location: 218 Logan Road, Bethel Park PA 15102	11 U.S.C. § 522(d)(2)	1,435.00	1,435.00
Other Personal Property of Any Kind Not Already L 2 dogs Location: 218 Logan Road, Bethel Park PA 15102	<u>.isted</u> 11 U.S.C. § 522(d)(5)	200.00	200.00
Unemployment Debit Card	11 U.S.C. § 522(d)(5)	500.00	500.00

Total: 62,278.68 167,254.56

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Page 17 of 56 Document

B6D (Official Form 6D) (12/07)

In re	Patrick J. Donahue,
	Ruth A. Donahue

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	ŀ	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx & xxx: xxx-S-235 Bethel Park SD Taxes c/o Maiello Brungo & Maiello, LLP Attorneys at Law One Churchill Park Pittsburgh, PA 15235		J	2009 (\$1,200.00) Secured Tax Lien Debtors Primary Residence Location: 218 Logan Road, Bethel Park PA 15102 Parcel ID: 477-S-235- Municipality: 876 BETHEL PARK	T	TED			
	4	╀	Value \$ 140,000.00	_			1,200.00	0.00
Account No. xxxxx & xxx: xxx-S-235 Bethel Park SD Taxes c/o Central Tax Bureau of PA, Inc. 2940 South Park Road Suite 100 Bethel Park, PA 15102		J	2010 Secured Tax Lien Debtors Primary Residence Location: 218 Logan Road, Bethel Park PA 15102 Parcel ID: 477-S-235- Municipality: 876 BETHEL PARK					
Detiler Fair, FA 13102			Value \$ 140,000.00				1,823.52	0.00
Account No. xxxx3408 Century Heritage Fcu 700 Regis Avenue Pittsburgh, PA 15236		J	Opened 3/01/04 First Mortgage Debtors Primary Residence Location: 218 Logan Road, Bethel Park PA 15102 Parcel ID: 477-S-235- Municipality: 876 BETHEL PARK					
			Value \$ 140,000.00				79,499.13	0.00
Account No. xxxx3402 Century Heritage Fcu 700 Regis Avenue Pittsburgh, PA 15236		J	Opened 3/01/04 Second Mortgage Debtors Primary Residence Location: 218 Logan Road, Bethel Park PA 15102 Parcel ID: 477-S-235- Municipality: 876 BETHEL PARK					
			Value \$ 140,000.00				20,094.61	0.00
_1 continuation sheets attached			(Total of	Subt his			102,617.26	0.00

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Page 18 of 56 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Patrick J. Donahue,		Case No.	
	Ruth A. Donahue			
_		Debtors	,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	D E B	Hu H C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	Z = - Z = C = Z	ŀ	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xx-xx-xx7533;xxxxx2761 North Star Capital Acquisition LLC c/o David Apothaker, Esquire 520 Fellowship Road, C306 Mount Laurel, NJ 08054	_	J	09/29/2008 Default Judgment Lien Debtors Primary Residence Location: 218 Logan Road, Bethel Park PA 15102 Parcel ID: 477-S-235- Municipality: 876 BETHEL PARK	T	T E D			
			Value \$ 140,000.00			Ц	2,358.62	0.00
Account No.			Value \$					
Account No.	11		, 4.40			Н		
			Value \$					
Account No.	11		, 4.40 \$			Н		
			Value \$	-				
Account No.			Value \$					
Sheet 1 of 1 continuation sheets atta		l to		Subt		- 1	2,358.62	0.00
Schedule of Creditors Holding Secured Claims (Total of this page					ı	,		
			(Report on Summary of Sc		`ota lule	- 1	104,975.88	0.00

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 19 of 56

B6E (Official Form 6E) (4/10)

•			
In re	Patrick J. Donahue,	Case No	
	Ruth A. Donahue		
_		Debtors ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relationship of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busin whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. § 507(a)(10)

0 continuation sheets attached

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 20 of 56

B6F (Official Form 6F) (12/07)

In re	Patrick J. Donahue, Ruth A. Donahue		Case No.	
_		Debtors	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			<u></u>		_		
CREDITOR'S NAME,	CC	Ηι	usband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE) Z H Z B B B B B B B B B B B B B B B B B	L Q D L	SPUTE	AMOUNT OF CLAIM
Account No. xxxxxx8291			Opened 9/01/04	T	Ţ	Ď	
American Education Services□□ PO Box 2461 Harrisburg, PA 17105-2461		н	Student Loan, \$120.17		E D		6,643.16
Account No. xxxxxx8291	†	T	Opened 8/01/03 Last Active 8/15/10	\top			
American Education Services□□ PO Box 2461 Harrisburg, PA 17105-2461		н	Student Loan, \$111.52 monthly				6,164.97
Account No. xxxxF201	╁	╁	Opened 5/01/06	+	\vdash		
Collection Service Cen Re: St Clair Hospital -2p 839 5th Ave New Kensington, PA 15068		J	CollectionAttorney St Clair Hospital -2p				287.00
Account No. xxxxF202	†		Opened 12/01/06	+			
Collection Service Cen RE: St Clair Hospital -2p 839 5th Ave New Kensington, PA 15068		J	CollectionAttorney St Clair Hospital -2p				200.00
		1	1	Subt	Ota	1	
6 continuation sheets attached			(Total of				13,295.13

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 21 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Patrick J. Donahue,	Case No.
	Ruth A. Donahue	

	1.			1.		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	U	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxF204			Opened 8/01/07	T	D A T E D		
Collection Service Cen Re: St Clair Hospital -2p 839 5th Ave New Kensington, PA 15068		J	CollectionAttorney St Clair Hospital -2p				65.00
Account No. xxxxxxxxxxxxxxF203			Opened 12/01/06	\dagger			
Collection Service Center Re: St Clair Hospital -2p 839 5th Ave New Kensington, PA 15068		w	Unpaid medical				1,054.00
Account No. xxxxF201	1		05/06	\dagger			
Collection Service Center Re: St Clair Hospital 839 5th Avenue PO Box 560 New Kensington, PA 15068-4597		w	Unpaid medical				287.00
Account No. xxxxxxxxxF202			12/06				
Collection Service Center Re: St Clair Hospital 839 5th Avenue PO Box 560 New Kensington, PA 15068-4597		w	Unpaid medical				200.00
Account No. xxxxxxF204	T		08/07	\dagger			
Collection Service Center Re: St Clair Hospital 839 5th Avenue PO Box 560 New Kensington, PA 15068-4597		w	Unpaid medical				65.00
Sheet no1 of _6 sheets attached to Schedule of				Sub	tota	.1	1,671.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	1,071.00

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 22 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Patrick J. Donahue,	Case No.
	Ruth A. Donahue	

				_				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	UZLLQULDAHED	T	AMOUNT OF CLAIM	
Account No. xxxxx6001			Opened 6/01/09	T	T E			
Credit Coll/usa Re: Pittsburgh Gastroenterology Po Box 873 Morgantown, WV 26507		н	Unpaid medical		D		104.00	
Account No. xxxxxxxxxxx9527	H		Opened 8/01/06	t		П		
Creditech Re: South Hills Radiology 50 N 7th St Bangor, PA 18013		J	CollectionAttorney South Hills Radiology				61.00	
Account No. xx-xx-xx8082;xxxx5578	П		Opened 1/01/07 Last Active 11/26/08			П		
LVNV Funding LLC Re: Sears 15 South Main Street Greenville, SC 29601		J	FactoringCompanyAccount Citibank Sears Gold Mastercard				5,742.34	
Account No. xxxxxxxxxx3614	H		Opened 10/01/06 Last Active 8/29/06	+		H		
Lvnv Funding Llc Re: Citibank Sears Gold Mastercard Po Box 740281 Houston, TX 77274				FactoringCompanyAccount Citibank Sears Gold Mastercard				6,602.00
Account No. xxxxxxxxx0424	H		Opened 9/01/07	+		Н		
Lvnv Funding Llc Re: Nextel Po Box 740281 Houston, TX 77274		н	FactoringCompanyAccount Nextel				175.00	
Sheet no. 2 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			12,684.34	

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 23 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Patrick J. Donahue,	Case No.
	Ruth A. Donahue	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UZLLQULDAH		AMOUNT OF CLAIM
Account No. xxxxxxxx4093			2009	Т	T E D		
Nco Fin/55 Re: Upmc Magee Po Box 13570 Philadelphia, PA 19101		н	Med1 02 Upmc Magee		D		1,520.00
Account No. xxxx4192			Opened 3/01/10				
Nco Fin/55 Re: Upmc Magee Po Box 13570 Philadelphia, PA 19101		J	CollectionAttorney Upmc Magee				1,187.00
Account No. xxxx7572	T		Opened 2/01/07		Г	Г	
Nco Fin/55 Re: Upmc Presbyterian Shadyside Po Box 13570 Philadelphia, PA 19101		J	CollectionAttorney Upmc Presbyterian Shadyside				1,080.00
Account No. xxxx0296			Med1 02 Upmc Physician Services		Г		
Nco Fin/55 Re: Upmc Physician Services Po Box 13570 Philadelphia, PA 19101		н					793.00
Account No. xxxx3696			Opened 1/01/06		Г	Γ	
Nco Fin/55 Re: Upmc Physician Services Po Box 13570 Philadelphia, PA 19101		J	CollectionAttorney Upmc Physician Services				192.00
Sheet no. 3 of 6 sheets attached to Schedule of				Subt	ota	l	4,772.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	e)	7,772.00

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 24 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Patrick J. Donahue,	Case No.
	Ruth A. Donahue	

				1.		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	U	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx4244			Opened 2/01/10	Т	D A T E D		
Nco Fin/55 Re: Upmc Physician Services Po Box 13570 Philadelphia, PA 19101		J	CollectionAttorney Upmc Physician Services				164.00
Account No. xxxx0985			Opened 7/01/09				
Nco Fin/55 Re: Upmc Physician Services Po Box 13570 Philadelphia, PA 19101		J	CollectionAttorney Upmc Physician Services				150.00
Account No. xxxxxxx3696	\vdash		01/06	+		\vdash	
NCO Fin/55 RE: UPMC Physician Services PO Box 13570 Philadelphia, PA 19101		w	Unpaid medical				192.00
Account No. xxxx4244	t		02/10	1			
NCO Fin/55 RE: UPMC Physician Services PO Box 13570 Philadelphia, PA 19101		w	Unpaid medical				164.00
Account No. xxxxxxxx0985	\vdash	\vdash	07/09	+	\vdash	\vdash	
NCO Fin/55 RE: UPMC Physician Services PO Box 13570 Philadelphia, PA 19101		w	Unpaid medical				150.00
Sheet no. 4 of 6 sheets attached to Schedule of		_		Sub	tota	ıl	000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	820.00

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 25 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Patrick J. Donahue,	Case No.
	Ruth A. Donahue	

Debtors

	_			T-	1	1-	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBHOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDA	1 =	AMOUNT OF CLAIM
Account No. xxxxxxxxx7367 NCO Financial Systems Re: Nco/Asgne Of Capital One 507 Prudential Rd Horsham, PA 19044		н	Opened 8/01/08 Consumer credit card debt incurred with Capital One Bank		DAT ED		1,521.00
Account No. xxxxxxxx3709 NCO Financial Systems Re: Nco/Asgne Of At T 507 Prudential Rd Horsham, PA 19044		н	Opened 4/01/08 Consumer debt for unpaid phone bill				313.00
Account No. xxxxxxxxxx0757 NCO Financial Systems Re: St. Clair Hospital Attn: Bankruptcy Po Box 15270 Wilmington, DE 19850		н	Opened 12/01/09 CollectionAttorney St. Clair Hospital				139.00
Account No. xx-xx-xx2518;xxxx9118 North Star Capital Acquisition LLC c/o David Apothaker, Esquire 520 Fellowship Road, C306 Mount Laurel, NJ 08054		J	09/04-01/07 Consumer credit card incurred with Wells Fargo Financial				3,489.42
Account No. xx-xx-xx0339;xxxxx4241 Pittsburgh Police Fcu f/d/b/a Greater Pittsburgh F C U 1338 Chartiers Ave Pittsburgh, PA 15220		Н	Opened 6/01/04 Unsecured				10,580.00
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			16,042.42

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 26 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Patrick J. Donahue,	Case No.
	Ruth A. Donahue	

						_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	Ų	1	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGEN	UNLIQUIDAT	- I	ΕĮ	AMOUNT OF CLAIM
Account No. xxxxxxxxxx0816			Opened 7/01/02 Last Active 8/31/10	٦⊤	T E D		Γ	
Pittsburgh Police Fcu 1338 Chartiers Ave Pittsburgh, PA 15220		н	CreditCard		D			1,143.00
Account No. xxxxxxxxxxx3578	✝		Opened 7/01/10	╁	H	t	1	
State Collection Service Attn: Upmc Presbyterian Shadyside Attn: Bankruptcy Po Box 6250 Madison, WI 53716		J	Re: Upmc Presbyterian Shadyside					1,113.00
<u> </u>	╀			_		╀	_	1,113.00
Account No. xxxxx1626 State Collection Service Upmc Presbyterian Shadyside Attn: Bankruptcy Po Box 6250		J	Opened 7/01/10 CollectionAttorney Upmc Presbyterian Shadyside					
Madison, WI 53716	l							316.00
Account No. xxxxxxxxxx8539	╁		Opened 1/01/07 CollectionAttorney Wells Fargo Financial			t		
Zenith Acquisition Re: Wells Fargo Financial 220 John Glenn Dr # 1 Amherst, NY 14228		н	ConectionAttorney Wells Pargo Piliancial					792.00
	╀					1		792.00
Account No.								
Sheet no. 6 of 6 sheets attached to Schedule of		_		Sub				3,364.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge	;)	-,
			(Report on Summary of So		Γota dule			52,648.89

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 27 of 56

B6G (Official Form 6G) (12/07)

In re	Patrick J. Donahue,	Case No.
	Ruth A. Donahue	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 28 of 56

B6H (Official Form 6H) (12/07)

In re	Patrick J. Donahue,	Case No.
	Ruth A. Donahue	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 29 of 56

B6I (Official Form 6I) (12/07)

	Patrick J. Donahue			
In re	Ruth A. Donahue		Case No.	
		Dahtar(a)	·	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	OUSE				
	RELATIONSHIP(S):				
Married	None.				
Employment:	DEBTOR		SPOUSE		
Occupation	Retired/Unemployed				
Name of Employer	Duquesne UC Service Center				
How long employed	06/2010 for Unemployment				
	14 N. Linden Street				
	Duquesne, PA 15110-1067				
	projected monthly income at time case filed)		DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$	1,864.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	1,864.00	\$	N/A
4. LESS PAYROLL DEDUCTIONS		Ф	400.00	Ф	N1/A
a. Payroll taxes and social secub. Insurance	nty	\$ —	188.00	\$ <u> </u>	N/A N/A
c. Union dues		-	0.00	\$ \$	N/A N/A
	efit Deduction	\$ — \$	44.00	\$ 	N/A
d. Other (Specify).	The Deduction	\$ 	0.00	\$ 	N/A
5. SUBTOTAL OF PAYROLL DED	NICTIONS	<u> </u>	232.00	<u> </u>	N/A
3. SUBTOTAL OF PATROLL DEL	OUCTIONS		232.00	\$	N/A
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	1,632.00	\$	N/A
7. Regular income from operation of	business or profession or farm (Attach detailed statement) \$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	t payments payable to the debtor for the debtor's use or the	at of \$	0.00	\$	N/A
11. Social security or government ass (Specify): Pension	sistance	¢	5,411.00	\$	N/A
(Specify): Pension		\$ -	0.00	\$ <u> </u>	N/A
12. Pension or retirement income		<u> </u>	0.00	\$ 	N/A
13. Other monthly income		Ψ	0.00	Ψ	14/7
(0 .0)		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THRO	DUGH 13	\$	5,411.00	\$	N/A
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$	7,043.00	\$	N/A
16. COMBINED AVERAGE MONT	ΓHLY INCOME: (Combine column totals from line 15)		\$	7,043.0	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor husband is 60. Debtor wife is 59. Due to pre-existing condition and job loss, debtor is paying cobra for health Insurance since on or around June 2010. Therefore, not eligible for health insuarnce for on or around a year from June 2010.

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 30 of 56

B6J (Official Form 6J) (12/07)

In re	Patrick J. Donahue Ruth A. Donahue	_	Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	·
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	400.00
b. Water and sewer	\$	150.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	205.50
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	600.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	80.00 151.66
8. Transportation (not including car payments)9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$ \$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ	0.00
a. Homeowner's or renter's	\$	60.00
b. Life	φ	0.00
c. Health	\$	622.41
d. Auto	\$ 	118.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Real Estate Taxes	\$	250.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Auto Maint.	\$	150.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,087.57
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME	¢	7,043.00
a. Average monthly income from Line 15 of Schedule Ib. Average monthly expenses from Line 18 above	\$	3,087.57
c. Monthly net income (a minus h)	\$	3.955.43

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 31 of 56

B6J (Official Form 6J) (12/07)
Patrick J. Donahue
In re Ruth A. Donahue

Case No.

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Cable/Phone/Internet	\$ 195.50
Cell Phone	\$ 10.00
Total Other Utility Expenditures	\$ 205.50

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 32 of 56

B6 Declaration (Official Form 6 - Declaration). (12/07)

Date

United States Bankruptcy Court Western District of Pennsylvania

	Patrick J. Donahue				
In re	Ruth A. Donahue		Cas	se No.	
		Debtor(s)	Cha	apter	13
	DECLARATION CONCER	RNING DEB	STOR'S SCHE	DUL	ES
	DECLARATION UNDER PENALTY	OF PERJUR	Y BY INDIVIDU	JAL DI	EBTOR
	eclare under penalty of perjury that I have read the forege true and correct to the best of my knowledge, information		and schedules, cor	nsisting	of sheets, and that
Date	November 6, 2010	Signature:	/s/ Patrick J. Do	onahue	
Dute	3,2010	Signature.	70. 1 00		Debtor
Date	November 6, 2010	Signature:	/s/ Ruth A. Don	ahue	
				(Joint	Debtor, if any)
		[If joint	case, both spouses mu	st sign.]	
I	DECLARATION UNDER PENALTY OF PERJURY	ON BEHALF	F OF A CORPOR	RATIO	N OR PARTNERSHIP
have rea	he [the president or other officer or an authorized and mership] of the [corporation or partnership] named ad the foregoing summary and schedules, consisting of _e true and correct to the best of my knowledge, information	as a debtor in t	this case, declare u	ınder po	enalty of perjury that I

Signature:

[Print or type name of individual signing on behalf of debtor]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 33 of 56

B7 (Official Form 7) (04/10)

United States Bankruptcy Court Western District of Pennsylvania

In re	Patrick J. Donahue Ruth A. Donahue		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$23,604.58 YTD \$23,604.48 final pay period ending \$23,604.58 2009 Chesley Brown International Inc. \$35,754.98

2008 Chesley Brown International Inc. \$34,413.00

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$78,611.16 YTD Mt-Lebanon-Police Retirement \$69,757.16

2009 \$76,098.72 2008 \$76,098.72

Unemployment YTD\$8,854.00

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Century Heritage Fcu 9 S 2nd St Duquesne, PA 15110	DATES OF PAYMENTS Monthly mortgage payment \$1,011.00	AMOUNT PAID \$2,022.00	AMOUNT STILL OWING \$79,499.13
Century Heritage Fcu 700 Regis Avenue Pittsburgh, PA 15236		\$0.00	\$0.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

None c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

4. Suits and administrative proceedings, executions, garnishments and attachments

None П

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER AR-10-008082 LVNV Funding LLC vs

NATURE OF **PROCEEDING** Civil

COURT OR AGENCY AND LOCATION **Court of Common Pleas of Allegheny**

DISPOSITION Complaint not served as of

STATUS OR

Donahue

Company

10/26/2010

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **RELATIONSHIP TO** DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

4

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Bryan P. Keenan & Associates, P.C. 993 Greentree Road Suite 101 Pittsburgh, PA 15220 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 11/1/2010 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$626.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL LAW

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 38 of 56

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE **ENVIRONMENTAL**

6

GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

Non

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 39 of 56

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 40 of 56

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	November 6, 2010	Signature	/s/ Patrick J. Donahue
	_		Patrick J. Donahue
			Debtor
Date	November 6, 2010	Signature	/s/ Ruth A. Donahue
			Ruth A. Donahue
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 41 of 56

United States Bankruptcy Court Western District of Pennsylvania

In	Patrick J. Donahue re Ruth A. Donahue		Case No.	
	Nutri A. Bonanue	Debtor(s)	Chapter	13
	DISCLOSURE OF COMP	PENSATION OF ATTOR	NEY FOR DI	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplati	filing of the petition in bankruptcy,	, or agreed to be pai	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	3,100.00
	Prior to the filing of this statement I have receiv	red	\$	626.00
	Balance Due		\$	2,474.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person t	ınless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed composition of the agreement, together with a list of the			
5.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspects	of the bankruptcy	case, including:
	a. Analysis of the debtor's financial situation, and reb. Preparation and filing of any petition, schedules,c. Representation of the debtor at the meeting of cred. [Other provisions as needed]	statement of affairs and plan which	may be required;	
6.	By agreement with the debtor(s), the above-disclosed Client has agreed that the parties sha applicable "No-Look fee". However, to for Chapter 7 matters and Chapter 13 be paid in accordance with the Court Beaver, 19 F. 3d (CA 3, PA 1993). See	all follow Local Rules as they partime & expenses records shall a matters from the initial meeting to at	pertain to additio be maintained a ng with client. Ac torney's fees in a	nd billed at \$200.00 per hour dditional compensation shall accordance with In re Busy
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of s bankruptcy proceeding.	any agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in
Dat	ted: November 6, 2010	/s/ Bryan P. keena	n	
		Bryan P. keenan 8 Bryan P. Keenan 8	& Associates, P.0	 C.

Suite 101

Pittsburgh, PA 15220

412-922-5116 Fax: 412-444-0158 bryan@attorneykeenan.com

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 43 of 56

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 44 of 56

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Western District of Pennsylvania

In re	Patrick J. Donahue Ruth A. Donahue		Case No.	
		Debtor(s)	Chapter	13

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Patrick J. Donahue Ruth A. Donahue	X /s/ Patrick J. Donahue	November 6, 2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Ruth A. Donahue	November 6, 2010
	Signature of Joint Debtor (if a	ny) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 45 of 56

United States Bankruptcy Court Western District of Pennsylvania

	Patrick J. Donahue		G N	
In re	Ruth A. Donahue		Case No.	
		Debtor(s)	Chapter	13
The ab		IFICATION OF CREDITOR that the attached list of creditors is true and co		of their knowledge.
Date:	November 6, 2010	/s/ Patrick J. Donahue		
		Signature of Debtor		
Date:	November 6, 2010	/s/ Ruth A. Donahue		
		Ruth A. Donahue		

Signature of Debtor

American Education Services□□ PO Box 2461 Harrisburg, PA 17105-2461

Apothaker & Associates, P.C. c/o David J. Apothaker 520 Fellowship Road C306 Mount Laurel, NJ 08054

Bethel Park SD Taxes c/o Maiello Brungo & Maiello, LLP Attorneys at Law One Churchill Park Pittsburgh, PA 15235

Bethel Park SD Taxes c/o Central Tax Bureau of PA, Inc. 2940 South Park Road Suite 100 Bethel Park, PA 15102

Century Heritage Fcu 700 Regis Avenue Pittsburgh, PA 15236

Century Heritage Fcu Attn: Home Equity Loan Services PO Box 24174 Duquesne, PA 15110

Collection Service Cen Re: St Clair Hospital -2p 839 5th Ave New Kensington, PA 15068

Collection Service Center Re: St Clair Hospital -2p 839 5th Ave New Kensington, PA 15068

Collection Service Center Re: St Clair Hospital 839 5th Avenue PO Box 560 New Kensington, PA 15068-4597

Credit Coll/usa
Re: Pittsburgh Gastroenterology
Po Box 873
Morgantown, WV 26507

Creditech
Re: South Hills Radiology
50 N 7th St
Bangor, PA 18013

LVNV Funding LLC Re: Sears 15 South Main Street Greenville, SC 29601

Lvnv Funding Llc Re: Citibank Sears Gold Mastercard Po Box 740281 Houston, TX 77274

Lvnv Funding Llc Re: Nextel Po Box 740281 Houston, TX 77274

Nco Fin/55 Re: Upmc Magee Po Box 13570 Philadelphia, PA 19101

Nco Fin/55 Re: Upmc Presbyterian Shadyside Po Box 13570 Philadelphia, PA 19101

Nco Fin/55 Re: Upmc Physician Services Po Box 13570 Philadelphia, PA 19101

NCO Financial Systems Re: Nco/Asgne Of Capital One 507 Prudential Rd Horsham, PA 19044

NCO Financial Systems Re: Nco/Asgne Of At T 507 Prudential Rd Horsham, PA 19044

NCO Financial Systems Re: St. Clair Hospital Attn: Bankruptcy Po Box 15270 Wilmington, DE 19850

North Star Capital Acquisition LLC c/o David Apothaker, Esquire 520 Fellowship Road, C306 Mount Laurel, NJ 08054

Pittsburgh Police Fcu f/d/b/a Greater Pittsburgh F C U 1338 Chartiers Ave Pittsburgh, PA 15220 Pittsburgh Police Fcu 1338 Chartiers Ave Pittsburgh, PA 15220

Sears/cbsd PO Box 6189 Sioux Falls, SD 57117-6283

State Collection Service Attn: Upmc Presbyterian Shadyside Attn: Bankruptcy Po Box 6250 Madison, WI 53716

State Collection Service Upmc Presbyterian Shadyside Attn: Bankruptcy Po Box 6250 Madison, WI 53716

Zenith Acquisition Re: Wells Fargo Financial 220 John Glenn Dr # 1 Amherst, NY 14228

Zenith Acquisition 220 John Glenn Dr # 1 Amherst, NY 14228

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 49 of 56

B22C (Official Form 22C) (Chapter 13) (04/10)

In re	Patrick J. Donahue Ruth A. Donahue	According to the calculations required by this statement: The applicable commitment period is 3 years.
<i>a</i>	Debtor(s)	■ The applicable commitment period is 5 years.
Case N	(If known)	■ Disposable income is determined under § 1325(b)(3).
	(II Kilowii)	☐ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Par	t I.	REPORT OF INC	CON	Æ					
1	Marital/filing status. Check the box that applies at a. Unmarried. Complete only Column A ("Deb					men	t as directed.			
	b. Married. Complete both Column A ("Debto	r's	Income'') and Col	umi	B ("Spouse's Incor	ne'')	for Lines 2-10			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.						Column A Debtor's Income		Column B Spouse's Income	
2	Gross wages, salary, tips, bonuses, overtime, com	nmi	ssions.			\$	1,475.28	\$	0.00	
3	Income from the operation of a business, profession or farm, enter aggregate numbers and pronumber less than zero. Do not include any part of a deduction in Part IV.	Lir ovi	ne 3. If you operate de details on an atta	mon	re than one business, nent. Do not enter a					
1			Debtor		Spouse					
	a. Gross receipts	\$	0.00		0.00					
	b. Ordinary and necessary business expenses	\$	0.00		0.00	Ф	0.00	Φ.	0.00	
	c. Business income		btract Line b from			\$	0.00	3	0.00	
	Rents and other real property income. Subtract I the appropriate column(s) of Line 4. Do not enter a part of the operating expenses entered on Line b	a nu	mber less than zero	o. D	o not include any					
4		ļ.,	Debtor	<u> </u>	Spouse					
	a. Gross receipts	\$ \$	0.00	\$	0.00					
	b. Ordinary and necessary operating expenses c. Rent and other real property income		0.00 abtract Line b from		0.00	\$	0.00	•	0.00	
5	Interest, dividends, and royalties.	J D I	iotract Line o nom	ш	e a	\$	0.00		0.00	
6	Pension and retirement income.					\$	6,341.56		0.00	
-	Any amounts paid by another person or entity, o	n 0	nogular basis for	tho	household	Ψ	0,041.00	Ψ	0.00	
7	expenses of the debtor or the debtor's dependent purpose. Do not include alimony or separate main debtor's spouse.	s, iı	ncluding child sup	por	paid for that	\$	0.00	\$	0.00	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act. do not list the amount of such compensation in Column A									
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor	: \$	0.00 Sp	ouse	. \$ 0.00	\$	0.00	\$	0.00	

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		
	Debtor Spouse		
	a. Unemployment \$ 1,475.66 \$ 0.00	1,475.66	\$ 0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9	1,475.00	3 0.00
10	in Column B. Enter the total(s).	9,292.50	\$ 0.00
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		9,292.50
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIO)D	
12	Enter the amount from Line 11	\$	9,292.50
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend to calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular bathe household expenses of you or your dependents and specify, in the lines below, the basis for excluding income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debt debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjust on a separate page. If the conditions for entering this adjustment do not apply, enter zero. S	spouse, asis for this tor or the	0.00
14	Subtract Line 13 from Line 12 and enter the result.		
	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number	. 12	9,292.50
15	enter the result.	\$ 12 and	111,510.00
16	Applicable median family income. Enter the median family income for applicable state and household size information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	ze. (This	
	a. Enter debtor's state of residence: PA b. Enter debtor's household size: 2	\$	52,839.00
17	 Application of § 1325(b)(4). Check the applicable box and proceed as directed. □ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable common top of page 1 of this statement and continue with this statement. ■ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable cat the top of page 1 of this statement and continue with this statement. 	commitment p	-
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INC		
18	Enter the amount from Line 11.	\$	9,292.50
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the tany income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments of separate page. If the conditions for entering this adjustment do not apply, enter zero. A	of the e(such as	
	Total and enter on Line 19.	\$	0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	9,292.50

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.							111,510.00
22	Applicable median family income. Enter the amount from Line 16.						\$	52,839.00
	Applic	eation of § 1325(b)(3). Che	ck the applicable box a	nd pro	ceed as directed.			
23	132	■ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determ 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. ☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not more than the amount on Line 21.						
	132					ement. Do not complete Pa	rts IV,	, v, or v1.
						ROM INCOME		
	T					evenue Service (IRS)	1	
24A	Enter i	nal Standards: food, appar in Line 24A the "Total" amouble household size. (This in ptcy court.)	ount from IRS National	Stand	ards for Allowable Liv	ing Expenses for the	\$	985.00
24B	Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.							
	Household members under 65 years of age Household members 65 years of age or older				_			
	a1.	Allowance per member	60		Allowance per memb			
	b1.	Number of members	2		Number of members	0		
	c1.	Subtotal	120.00	c2.	Subtotal	0.00	\$	120.00
25A	Utilitie	Standards: housing and uses Standards; non-mortgage ble at www.usdoj.gov/ust/ o	expenses for the applic	able c	ounty and household s		\$	511.00
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter							
		Average Monthly Payment home, if any, as stated in L	ine 47	y you	\$	1,595.16		
		Net mortgage/rental expens			Subtract Line		\$	0.00
26	25B do	Standards: housing and u bes not accurately compute rds, enter any additional an	the allowance to which	you a	re entitled under the IR	S Housing and Utilities		
26		tion in the space below:	lount to which you con	iciia y	ou are entitied, and sta	e the basis for your		

	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.						
	Check the number of vehicles for which you pay the operating expen-						
27A	included as a contribution to your household expenses in Line 7. \square () ■ 1 □ 2 or more.					
	If you checked 0, enter on Line 27A the "Public Transportation" amo Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in th Census Region. (These amounts are available at www.usdoj.gov/ust/		225.22				
		• • •	\$	265.00			
27B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that your public transportation expenses, enter on Line 27B the "Public T Standards: Transportation. (This amount is available at www.usdoj.gr.court.)	you are entitled to an additional deduction fransportation" amount from the IRS Local		0.00			
	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owner vehicles.) ■ 1 □ 2 or more.		ı				
28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 1, as stated in Lithe result in Line 28. Do not enter an amount less than zero.	court); enter in Line b the total of the Avera					
	a. IRS Transportation Standards, Ownership Costs	\$ 496.0	0				
	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$ 0.0	oll				
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	496.00			
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Little result in Line 29. Do not enter an amount less than zero.	court); enter in Line b the total of the Avera					
	a. IRS Transportation Standards, Ownership Costs	\$ 0.0	0				
	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 0.0	oll				
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	0.00			
30	Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale	come taxes, self employment taxes, social	, \$	1,491.29			
31	Other Necessary Expenses: mandatory deductions for employmer deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volumes.	\$	0.00				
32	Other Name E	.					
	Other Necessary Expenses: life insurance. Enter total average mon- life insurance for yourself. Do not include premiums for insurance any other form of insurance.		\$	0.00			
33	life insurance for yourself. Do not include premiums for insurance	on your dependents, for whole life or for all monthly amount that you are required to		0.00			
	life insurance for yourself. Do not include premiums for insurance any other form of insurance. Other Necessary Expenses: court-ordered payments. Enter the tot pay pursuant to the order of a court or administrative agency, such as	on your dependents, for whole life or for tal monthly amount that you are required to spousal or child support payments. Do not ysically or mentally challenged child. Enterion that is a condition of employment and for	\$ \$ \$ er				
33	life insurance for yourself. Do not include premiums for insurance any other form of insurance. Other Necessary Expenses: court-ordered payments. Enter the tot pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49. Other Necessary Expenses: education for employment or for a ph the total average monthly amount that you actually expend for educate education that is required for a physically or mentally challenged dep	on your dependents, for whole life or for the call monthly amount that you are required to spousal or child support payments. Do not spousally or mentally challenged child. Enterior that is a condition of employment and for endent child for whom no public education the child amount that you actually expend on	\$ \$ er	0.00			

Case 10-27928-JAD

36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$ 0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 0.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$ 3,868.29
	Subpart B: Additional Living Expense Deductions	
	Note: Do not include any expenses that you have listed in Lines 24-37	
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	
39	a. Health Insurance \$ 668.38	
	b. Disability Insurance \$ 0.00	
	c. Health Savings Account \$ 0.00	\$ 668.38
	Total and enter on Line 39	008.36
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:	
	<u>\$</u>	
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$ 0.00
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$ 0.00
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$ 0.00
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$ 0.00
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$ 668.38
<u> </u>		 - 20.00

			S	Subpart C: Deductions for Del	bt 1	Payment			
47	ow che sch cas	n, eck ied e,	list the name of creditor, identify whether the payment includes tauled as contractually due to each	For each of your debts that is secured the property securing the debt, state the axes or insurance. The Average Month a Secured Creditor in the 60 months fol additional entries on a separate page.	he <i>A</i> ly P llow	Average Monthly Payment is the totaxing the filing of	Payment, and all of all amounts the bankruptcy		
			Name of Creditor I	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance		·
		a.		Debtors Primary Residence Location: 218 Logan Road, Bethel Park PA 15102 Parcel ID : 477-S-235- Municipality : 876 BETHEL PARK	\$		□yes ■no		
	1	э.		Debtors Primary Residence Location: 218 Logan Road, Bethel Park PA 15102 Parcel ID : 477-S-235- Municipality : 876 BETHEL PARK	\$	42.11	□yes ■no		
	·	с.		Debtors Primary Residence Location: 218 Logan Road, Bethel Park PA 15102 Parcel ID : 477-S-235- Municipality : 876 BETHEL PARK	\$	1,321.00	□yes ■no		
	(·1.		Debtors Primary Residence Location: 218 Logan Road, Bethel Park PA 15102 Parcel ID : 477-S-235- Municipality : 876 BETHEL PARK	\$		□yes ■no	Φ.	4 505 40
	_					otal: Add Lines		\$	1,595.16
48	you pay sur	toi ir o ym ns	vehicle, or other property neces deduction 1/60th of any amount ents listed in Line 47, in order to in default that must be paid in or	If any of debts listed in Line 47 are secsory for your support or the support of (the "cure amount") that you must pay maintain possession of the property. There to avoid repossession or foreclosure dditional entries on a separate page.	you the The	or dependents, you creditor in addit cure amount wo	ou may include in ion to the uld include any		
		a.	Name of Creditor Century Heritage Fcu	Property Securing the Debt Debtors Primary Residence Location: 218 Logan Road, Bethel Park PA 15102 Parcel ID: 477-S-235- Municipality: 876 BETHEL PARK		1/60th of t	he Cure Amount 16.85		
		э.	Century Heritage Fcu	Debtors Primary Residence Location: 218 Logan Road, Bethel Park PA 15102 Parcel ID: 477-S-235- Municipality: 876 BETHEL PARK		\$	3.52 Total: Add Lines	\$	20.37
	Pο	V.	ents on prepatition priority als	ims. Enter the total amount, divided b	W 6			Φ	20.37
49	pri	ori		claims, for which you were liable at the				\$	0.00

	Chap resul							
	a. Projected average monthly Chapter 13 plan payment. \$ 2,162.00							
50	b.	Current multiplier for your district as determined under schedules	Ψ	2,102.00				
		issued by the Executive Office for United States Trustees. (This						
		information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	2.70				
	c.	Average monthly administrative expense of Chapter 13 case	Tot	al: Multiply Lines a and b	\$	58.37		
51	Tota	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.						
	_	Subpart D: Total Deductions for	rom	Income				
52	Tota	l of all deductions from income. Enter the total of Lines 38, 46, and 5	1.		\$	6,210.57		
	1	Part V. DETERMINATION OF DISPOSABLE I	NC(OME UNDER § 1325(b)(2))			
53	Tota		\$	9,292.50				
54	Supp paym law,	\$	0.00					
55	Qual wage loans	\$	0.00					
56								
30	1	l of all deductions allowed under § 707(b)(2). Enter the amount from action for special circumstances. If there are special circumstances that			\$	6,210.57		
	prov							
57	Nature of special circumstances a. \$1,748.48 (Gross Wages, Minus Taxes \$316.81 (net income over six months Amount of Expense 1,431.59							
	b.	no longer received). Retired	\$	0.00				
	c.		\$					
	d.		\$					
	e.		\$					
			Tot	al: Add Lines	\$	1,431.59		
58	Tota resul	\$	7,642.16					
59	Mon	\$	1,650.34					
		Part VI. ADDITIONAL EXPEN	ISE	CLAIMS				
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and v of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense ach item. Total the expenses.							
60								
	a.		-	\$				
	b. c.			\$				
	d.			\$				
		Total: Add Lines a, b, c and d		\$				
		Part VII. VERIFICATIO	N.T					

Case 10-27928-JAD Doc 1 Filed 11/06/10 Entered 11/06/10 21:15:51 Desc Main Document Page 56 of 56

B22C (Official Form 22C) (Chapter 13) (04/10)

8

	I declare under	r penalt	penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors				
	0 /	Date:	November 6, 2010	Signature:	/s/ Patrick J. Donahue		
61					Patrick J. Donahue (Debtor)		
		Date:	November 6, 2010	Signature	/s/ Ruth A. Donahue		
					Ruth A. Donahue (Joint Debtor, if any)		